



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Luis Eduardo Gutierrez-Sheris

Serial No.: 10/752,396

Examiner: To be Assigned.

Filed: January 6, 2004

Group Art Unit: To be Assigned

For: MONEY-TRANSFER TECHNIQUES

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

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In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicants are filing this Information Disclosure Statement and the accompanying form PTO-1449 with copies of the prior art therein identified. Since no office action on the merits has issued, no fee is believed due.

Respectfully submitted,

Mark Montague
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Complete if Known

Application Number	10/752,396
Filing Date	January 6, 2004
First Named Inventor	GUTIERREZ-SHERIS
Group Art Unit	TBA
Examiner Name	TBA
Attorney Docket Number	25153-014

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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